

**From:** Jean H Whigham  
**Subject:** Availability of Funds and Collection of Checks

Date: Mar 09, 2004

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Proposal: Regulation CC - Availability of  
Funds and Collection of Checks  
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Comments:

@@@I know this stems partly from September 11th because checks could not move with planes grounded. We are only fooling ourselves if we believe that the internet will not go down either from terrorists or just because it will happen and images will not move either. I feel this is overkill and not thought out completely as to how it will all work. Education will be a real problem. I don't believe it will save us from anything but will cost us plenty. This is in reference to Check 21.

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